

Information to identify the case:

Debtor 1	<u>Frank W. Pippet Jr</u>	Social Security number or ITIN	xxx-xx-1796
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christine M. Pippet</u>	Social Security number or ITIN	xxx-xx-9560
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-14861-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank W. Pippet Jr

Christine M. Pippet

6/26/24

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Frank W. Pippet, Jr
Christine M. Pippet
Debtors

Case No. 19-14861-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 27, 2024

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank W. Pippet, Jr, Christine M. Pippet, 100 Dearborne Avenue, Blackwood, NJ 08012-3704
aty	++++ ASHLEY M. PASCUZZI, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311 address filed with court:, Ashley M. Pascuzzi, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
aty	+ Phillip Raymond, 485F U.S. Highway 1 S, Suite 300, Iselin, NJ 08830-3072
518074213	+ Jefferson Health, PO Box 758992, Philadelphia, PA 19178-0001
518134962	+ LAKEVIEW LOAN SERVICING, LLC, R.A. Lebron, Esq, FEIN, SUCH, KAHN & SHEPARD, P.C., Counsellors at Law, 7 Century Drive - Suite 201 Parsippany, New Jersey 07054-4609
518077891	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518074202	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 22:04:20	CC Holdings, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
518163356	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 22:04:18	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518074197	+ EDI: CAPITALONE.COM	Jun 28 2024 02:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518136998	+ EDI: AIS.COM	Jun 28 2024 02:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518158870	Email/PDF: bncnotices@becket-lee.com	Jun 27 2024 22:05:31	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518074203	+ EDI: CITICORP	Jun 28 2024 02:12:00	Citibank North America, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518074204	EDI: WFNNB.COM	Jun 28 2024 02:12:00	Comenity - New York & Co, PO Box 659728, San Antonio, TX 78265

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518074205	+ EDI: WFNNB.COM	Jun 28 2024 02:12:00	Comenity Capital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518122109	EDI: DISCOVER	Jun 28 2024 02:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518074206	+ EDI: DISCOVER	Jun 28 2024 02:12:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
518230731	Email/Text: BNCnotices@dcmsservices.com	Jun 27 2024 21:58:00	Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
518249792	Email/Text: cashiering-administrationservices@flagstar.com	Jun 27 2024 22:00:00	FLAGSTAR BANK, FSB, MAIL STOP S-142-3, 5151 CORPORATE DR, TROY, MI 48098-2639
518074207	+ Email/Text: ecourts.col_efilings@fkslaw.com	Jun 27 2024 21:57:00	Fein, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
518074208	^ MEBN	Jun 27 2024 21:49:09	Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388
518188554	+ EDI: JEFFERSONCAP.COM	Jun 28 2024 02:12:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518074210	+ EDI: AMINFOFP.COM	Jun 28 2024 02:12:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518074211	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 27 2024 22:00:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
518074212	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 27 2024 21:56:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
518074209	EDI: BLUESTEM	Jun 28 2024 02:12:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
518188379	EDI: JEFFERSONCAP.COM	Jun 28 2024 02:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518074214	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 27 2024 21:56:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518120263	Email/PDF: resurgentbknotifications@resurgent.com	Jun 27 2024 22:39:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519534085	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC 33146-1839
519534084	+ Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Lakeview Loan Servicing, LLC, c/o Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
518163373	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 22:04:15	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518074215	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 27 2024 21:57:00	Mercury Card Services, PO Box 70168, Philadelphia, PA 19176-0168
518074216	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 27 2024 21:57:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
518074217	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 22:04:59	Merrick Bank, PO Box 660175, Dallas, TX 75266-0175
518074218	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 27 2024 22:05:13	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
519696570	Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Nationstar Mortgage LLC, RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9741
519696571	Email/Text: nsm_bk_notices@mrcooper.com	Jun 27 2024 21:57:00	Nationstar Mortgage LLC, RightPath Servicing,

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			P.O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, RightPath Servicing
518074219	+ EDI: CITICORP	Jun 28 2024 02:12:00	NTB Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
518169917	+ EDI: AGFINANCE.COM	Jun 28 2024 02:12:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
518074220	+ EDI: AGFINANCE.COM	Jun 28 2024 02:12:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
518251347	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, C/O synchrony Bank, POB 41067, Norfolk VA 23541
518758349	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518758350	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518245828	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518251389	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o Justice, POB 41067, Norfolk VA 23541
518254520	EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery Associates, LLC, c/o The Childrens Place, POB 41067, Norfolk VA 23541
518074222	+ EDI: PRA.COM	Jun 28 2024 02:12:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518182370	+ EDI: JEFFERSONCAP.COM	Jun 28 2024 02:12:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518224696	EDI: Q3G.COM	Jun 28 2024 02:12:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518131820	EDI: Q3G.COM	Jun 28 2024 02:12:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518077891	^ MEBN	Jun 27 2024 21:43:17	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518074223	+ EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518074225	+ EDI: SYNC	Jun 28 2024 02:12:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518074226	+ EDI: SYNC	Jun 28 2024 02:12:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518228655	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 27 2024 21:56:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518074198	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518074199	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518074200	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518074201	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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518074221	*+	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
518768831	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518768832	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518074224	*+	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518794905	##+	MIDFIRST BANK, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Ashley Pascuzzi	on behalf of Creditor Nationstar Mortgage LLC as servicing agent for Lakeview Loan Servicing LLC ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jill Manzo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC jmanzo@spinellalawgroup.com
Kathleen M Magoon	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC logsecf@logs.com, kathleenmagoon@gmail.com
Lee Martin Perlman	on behalf of Debtor Frank W. Pippet Jr ecf@newjerseybankruptcy.com, mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Lee Martin Perlman	on behalf of Joint Debtor Christine M. Pippet ecf@newjerseybankruptcy.com mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Lakeview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
R. A. Lebron	on behalf of Creditor FLAGSTAR BANK FSB, as servicer for LAKEVIEW LOAN SERVICING, LLC bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bankruptcy@fskslaw.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13